

And I think that Senator Cullan is right, that the insurance industry is going to resist this because it is going to force them to insure high risk people. And that basically is the underlying current against this amendment. I would ask that you reject that and adopt these amendments and if they make eminent sense that are going to take care of a longstanding problem that has troubled many of us through the years. Thank you.

SENATOR CHRONISTER: Senator Clark.

SENATOR CLARK: Mr. President, I rise to oppose the amendment, also. You know there are people out there that are uninsured. There is no doubt about that. There is a lot of people that cannot afford insurance. Do you think that you are going to make them buy insurance when you are going to raise this from 15-30-15 up to 40-75-40? I don't think it is possible to do that. You are not going to drive them off the road. You are just going to have that many people out there driving without insurance and perhaps more of them. I don't think it is right that we have compulsory insurance even though we have a compulsory responsibility law at the same time. You can't force someone to take insurance for you and that is what you are asking to do here. You are asking them to take insurance so that you are going to be protected. You already have a way now of being protected. You can take uninsured motorists and certainly that protection and as far as a 40-75-40, I am sure that perhaps everyone in here carries more than that themselves. But there is a lot of people out there that don't. I just don't think that we can force people to take insurance. We can ask them to do it. We have it in the law now at 15-30 and 15. And they are still not taking it. You are not going to force them to take it by increasing those limits. You are going to raise the cost of insurance for a lot of people and I don't think it's going to work. I don't think compulsory insurance will ever work and for that reason, I oppose it. I'm sorry.

SENATOR CHRONISTER: Senator Remmers.

SENATOR REMMERS: Mr. Speaker and members of the Legislature, I'd like to just address a couple of the points been made by the opposition. They talk about the increased cost. It seems to me that if I take out uninsured motorist, then I am already covering the cost. Those of us that are taking out the uninsured motorist are paying the cost. I don't think the cost is going to increase one way or the other. It is true, probably, that those few who do not have insurance won't have to pay as much and the rest of us pay for it. But the total cost, it seems to me, would still be dependent on the number of accidents if we all had uninsured motorist